What is claimed is:

1   1.   A method, comprising the steps of:

2   receiving an indication of at least one item that a customer is to purchase from

3 a first vendor;

4   transmitting, in response to the received indication of the at least one item, an

5 indication of an offer for a subsidy from a second vendor, the step of transmitting a~

6 indication of the offer being performed before the at least one item is purchased;

7   receiving an indication that that the customer accepts the offer;

8   providing an amount of funds to the first vendor; and

9   facilitating a transaction between the customer and the second vendor.

1   2.   The method of claim 1, in which the step of facilitating the transaction

2 between the customer and the second vendor comprises:

3   providing a hyperlink to a predetermined web site.

1   3.   The method of claim 1, in which the step of facilitating the transaction

2 between the customer and the second vendor comprises:

3   transmitting a form for receiving information.

1   4.   The method of claim 1, in which the step of facilitating the transaction

2 between the customer and the second vendor comprises:

3   determining a service provider that provides a service to the customer.
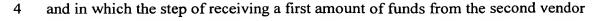
1 5. The method of claim 4, in which the step of facilitating the transaction

2 between the customer and the second vendor comprises:

3 canceling a service agreement with the service provider.

1 6. The method of claim 4, in which the step of facilitating the transaction

2 between the customer and the second vendor comprises:

3 initiating a new service agreement so that the service is provided by the

4 second vendor.

1 7. The method of claim 4, in which the step of determining a service provider

2 that provides a service to the customer comprises:

3 determining whether the service is provided by the second vendor.

1 8. The method of claim 1, in which the step of facilitating the transaction

2 between the customer and the second vendor comprises:

3 switching providers of a service that is provided to the customer.

1 9. The method of claim 8, in which the service comprises at least one of:

2 telephone service, Internet service, banking services, credit card account

3 services, insurance service, securities trading service, satellite television service, and

4 cable television service.

1 10. The method of claim 1, in which the step of facilitating the transaction

2 between the customer and the second vendor comprises:

3	initiating a new service agreement so that a service is provided to the

4	customer.

1	11.	The method of claim 10, in which the service comprises at least one of:

2	telephone service, Internet service, banking services, credit card account

3	services, insurance service, securities trading service, satellite television service, and

4	cable television service.

1	12.	The method of claim 1, in which the step of transmitting an indication of an

2	offer comprises:

3	transmitting an indication of an offer for a subsidy from a plurality of vendors;

4	and in which the step of facilitating a transaction comprises:

5	facilitating transactions between the customer and the plurality of vendors.

1	13.	A method, comprising the steps of:

2	receiving an indication of at least one item that a customer is to purchase from

3	a first vendor via a web site;

4	selecting a subsidy from a plurality of subsidies;

5	transmitting, in response to the received indication of the at least one item, an

6	indication of an offer for the subsidy from a second vendor, the step of transmitting an

7	indication of the offer being performed before the at least one item is purchased;

8	receiving an indication that that the customer accepts the offer;

9	receiving a first amount of funds from the second vendor;

10	providing a second amount of funds to the first vendor; and

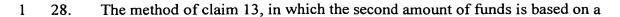11	facilitating a transaction between the customer and the second vendor.

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1　14.　The method of claim 13, in which the step of selecting a subsidy from a

2　plurality of subsidies comprises:

3　　　selecting a vendor from a plurality of vendors; and

4　　　selecting a subsidy from the selected vendor.

1　15.　The method of claim 13, in which the step of selecting a subsidy from a

2　plurality of subsidies comprises:

3　　　selecting a subsidy from a plurality of subsidies based on the at least one item.

1　16.　The method of claim 15, in which the step of selecting a subsidy from a

2　plurality of subsidies comprises:

3　　　selecting a subsidy from a plurality of subsidies based on a price of the at least

4　one item.

1　17.　The method of claim 13, in which the step of selecting a subsidy from a

2　plurality of subsidies comprises:

3　　　selecting at least two subsidies from a plurality of subsidies based on the at

4　least one item.

1　18.　The method of claim 13, in which the step of transmitting an indication of the

2　offer for the subsidy from the second vendor comprises:

3　　　transmitting an indication of at least two offers for subsidies from a second

4　vendor.

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1   19.   The method of claim 18, further comprising:

2   receiving from the customer a selection of at least one offer of the at least two

3 offers.

1   20.   The method of claim 13, in which the step of receiving the first amount of

2 funds from the second vendor comprises:

3   charging the first amount to an account corresponding to the second vendor.

1   21.   The method of claim 13, in which the step of receiving the first amount of

2 funds from the second vendor comprises:

3   initiating a transfer of funds from an account corresponding to the second

4 vendor.

1   22.   The method of claim 13, in which the step of providing the second amount of

2 funds to the first vendor comprises:

3   crediting an account corresponding to the first vendor.

1   23.   The method of claim 13, in which the step of providing the second amount of

2 funds to the first vendor comprises:

3   initiating a transfer of funds to an account corresponding to the first vendor.

1   24.   The method of claim 13, in which the step of transmitting an indication of an

2 offer comprises:

3   transmitting an indication of an offer for a subsidy from a plurality of vendors;

4   and in which the step of receiving a first amount of funds from the second vendor

5   comprises:

6   receiving a portion of the first amount of funds from each of the plurality of

7   vendors;

8   and in which the step of facilitating a transaction comprises:

9   facilitating transactions between the customer and the plurality of vendors.

1   25.   The method of claim 13, in which the step of receiving the first amount of

2   funds from the second vendor comprises:

3   charging a third amount to a first account corresponding to the second vendor;

4   and

5   charging a fourth amount to a second account corresponding to a third vendor,

6   in which the first amount is a sum of the third amount and the fourth amount.

1   26.   The method of claim 13, in which the step of receiving the first amount of

2   funds from the second vendor comprises:

3   initiating a transfer of a third amount of funds from a first account

4   corresponding to the second vendor; and

5   initiating a transfer of a fourth amount of funds from a second account

6   corresponding to a third vendor,

7   in which the first amount is a sum of the third amount and the fourth amount.

1   27.   The method of claim 13, further comprising:

2   calculating the second amount of funds based on the first amount of funds.

1 28.   The method of claim 13, in which the second amount of funds is based on a

2 predetermined amount less than the first amount of funds.

1 29.   The method of claim 13, in which the second amount of funds is based on a

2 predetermined percentage of the first amount of funds.

1 30.   The method of claim 13, in which the indication of the offer for the subsidy

2 comprises:

3   an indication of a subsidy amount, and

4   an indication of a transaction the customer is required to perform in exchange

5 for receiving the subsidy amount.

1 31.   A method, comprising the steps of:

2   transmitting an indication of at least one item that a customer is to purchase,

3 the at least one item having an associated total price;

4   receiving, in response to the transmitted indication of the at least one item, an

5 indication of an offer for a subsidy from a vendor;

6   providing to the customer, in response to the received indication of the offer,

7 the offer for the subsidy, the step of providing the offer being performed before the

8 item is purchased;

9   receiving from the customer an acceptance of the offer;

10   transmitting an indication of the acceptance of the offer; and

11   charging the customer a second price for the at least one item, the second price

12 being less than the total price.

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1   32.   The method of claim 31, in which the step of providing to the customer the

2   offer for the subsidy comprises:

3   displaying text that represents the offer.

1   33.   The method of claim 31, in which the step of charging the customer the

2   second price for the at least one item comprises:

3   crediting an amount of funds to an account, the amount of funds being based

4   on a difference between the total price and the second price.

1   34.   The method of claim 33, in which the step of crediting comprises:

2   crediting the amount of funds to a credit card account.

1   35.   The method of claim 33, in which the step of crediting the amount of funds to

2   the account comprises:

3   crediting a first amount of funds to the account; and

4   crediting a second amount of funds to the account.

1   36.   The method of claim 35, in which the step of crediting the second subsidy

2   amount to the account is performed at least a predetermined time after the step of

3   crediting the first subsidy amount to the account is performed.

1   37.   The method of claim 31, in which the step of charging the customer the

2   second price for the at least one item comprises:

3   charging the second price to an account.

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1 38.   The method of claim 37, in which the step of charging comprises:

2   charging the total price to a credit card account.

1 39.   The method of claim 31, in which the step of charging the customer the

2 second price for the at least one item comprises:

3   transmitting a request to purchase an additional item;

4   receiving an indication of an additional item that a customer is to purchase, the

5 at least one item having an associated second price;

6   charging the customer the second price for the at least one item and the

7 additional item, the second price being less than a sum of the total price and the

8 second price.

1 40.   The method of claim 31, further comprising:

2   receiving an credit card identifier that identifies a credit card account.

   41.   The method of claim 31, further comprising:

2   receiving an amount of funds from the vendor.
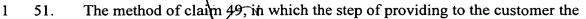

1 42.   The method of claim 41, in which the amount of funds is based on a difference

2 between the second price and the total price.

   43.   The method of claim 31, further comprising:

2   receiving an amount of funds from a party other than the customer.

1 44.   The method of claim 31, further comprising:

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2   calculating the second price based on the total price.

1   45.   The method of claim 31, in which the second price is based on a

2   predetermined amount less than the total price.

1   46.   The method of claim 31, in which the second price is based on a

2   predetermined percentage of the total price.

1   47.   The method of claim 31, further comprising:

2   facilitating a transaction between the customer and the vendor.

1   48.   The method of claim 31, in which the step of receiving an indication of an

2   offer comprises:

3   receiving, in response to the transmitted indication of the at least one item, an

4   indication of a plurality of offers for subsidies.

1   49.   The method of claim 48, in which the step of providing the offer for the

2   subsidy comprises:

3   providing to the customer the offers for the subsidies.

1   50.   The method of claim 49, in which the step of providing to the customer the

2   offers for the subsidies comprises:

3   providing the offers for the subsidies substantially simultaneously to the

4   customer.

1 51. The method of claim 49, in which the step of providing to the customer the

2 offers for the subsidies comprises:

3   providing the offers for the subsidies sequentially to the customer.

1 52. The method of claim 51, in which the step of providing to the customer the

2 offers for the subsidies comprises:

3   providing a first offer of the plurality of offers to the customer;

4   receiving from the customer a rejection of the first offer; and

5   providing a second offer of the plurality of offers to the customer after

6 receiving the rejection.

1 53. The method of claim 51, further comprising:

2   ascertaining a rank of each offer of the plurality of offers;

3 and in which the step of providing to the customer the offers for the subsidies

4 comprises:

5   providing the offers for the subsidies in a sequence defined by the rank of each

6 offer.

1 54. The method of claim 48, in which the step of providing the offer for the

2 subsidy comprises:

3   selecting at least one offer of the plurality of offers; and

4   providing to the customer the selected at least one offer.

55. The method of claim 54, in which the step of selecting at least one offer

2 comprises:

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3   selecting the at least one offer based on a historical acceptance rate of each

4   offer.

1   56.   The method of claim 54, in which the step of selecting at least one offer

2   comprises:

3   selecting the at least one offer based on a profit of each offer.

1   57.   The method of claim 31, in which the indication of the offer for the subsidy

·2   comprises:

3   an indication of a subsidy amount, and

4   an indication of a transaction the customer is required to perform in exchange

5   for receiving the subsidy amount.

1   58.   The method of claim 57, in which the step of charging comprises:

2   not charging the customer for the at least one item if the subsidy amount is

3   greater than the total price; and

4   crediting an amount of funds to an account, the amount of funds being based

5   on a difference between the total price and the subsidy amount.

1   59.   The method of claim 57, in which the step of charging comprises:

2   charging the customer a second price for the at least one item, the second price

3   being based on a difference between the total price and the subsidy amount.

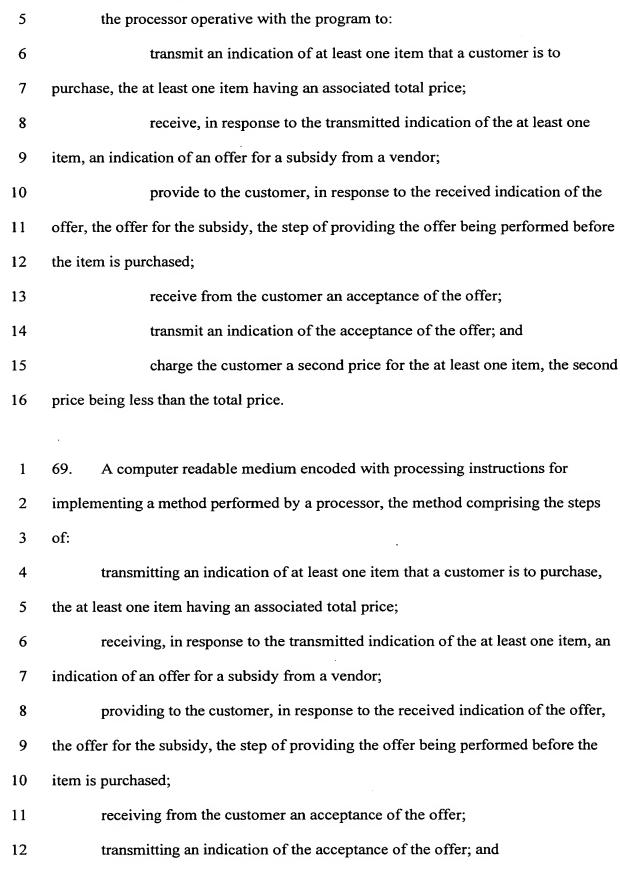1   60.   The method of claim 31, in which the second price is zero.

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1   61.   An apparatus, comprising:

2   means for receiving an indication of at least one item that a customer is to

3 purchase from a first vendor;

4   means for transmitting, in response to the received indication of the at least

5 one item, an indication of an offer for a subsidy from a second vendor, the step of

6 transmitting an indication of the offer being performed before the at least one item is

7 purchased;

8   means for receiving an indication that that the customer accepts the offer;

9   means for providing an amount of funds to the first vendor; and

10   means for facilitating a transaction between the customer and the second

11 vendor.

1   62.   An apparatus, comprising:

2   a data storage device; and

3   a processor connected to the data storage device,

4   the data storage device storing a program for controlling the processor; and

5   the processor operative with the program to:

6   receive an indication of at least one item that a customer is to purchase

7 from a first vendor;

8   transmit, in response to the received indication of the at least one item,

9 an indication of an offer for a subsidy from a second vendor, the step of transmitting

10 an indication of the offer being performed before the at least one item is purchased;

11   receive an indication that that the customer accepts the offer;

12   provide an amount of funds to the first vendor; and

13   facilitate a transaction between the customer and the second vendor.

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1 63. A computer readable medium encoded with processing instructions for

2 implementing a method performed by a processor, the method comprising the steps

3 of:

4   receiving an indication of at least one item that a customer is to purchase from

5 a first vendor;

6   transmitting, in response to the received indication of the at least one item, an

7 indication of an offer for a subsidy from a second vendor, the step of transmitting an

8 indication of the offer being performed before the at least one item is purchased;

9   receiving an indication that that the customer accepts the offer;

10   providing an amount of funds to the first vendor; and

11   facilitating a transaction between the customer and the second vendor.

1 64. An apparatus, comprising:

2   means for receiving an indication of at least one item that a customer is to

3 purchase from a first vendor via a web site;

4   means for selecting a subsidy from a plurality of subsidies;

5   means for transmitting, in response to the received indication of the at least

6 one item, an indication of an offer for the subsidy from a second vendor, the step of

7 transmitting an indication of the offer being performed before the at least one item is

8 purchased;

9   means for receiving an indication that that the customer accepts the offer;

10   means for receiving a first amount of funds from the second vendor;

11   means for providing a second amount of funds to the first vendor; and

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12   means for facilitating a transaction between the customer and the second

13   vendor.

1   65.   An apparatus, comprising:

2   a data storage device; and

3   a processor connected to the data storage device,

4   the data storage device storing a program for controlling the processor; and

5   the processor operative with the program to:

6   receive an indication of at least one item that a customer is to purchase

7   from a first vendor via a web site;

8   select a subsidy from a plurality of subsidies;

9   transmit, in response to the received indication of the at least one item,

10   an indication of an offer for the subsidy from a second vendor, the step of transmitting

11   an indication of the offer being performed before the at least one item is purchased;

12   receive an indication that that the customer accepts the offer;

13   receive a first amount of funds from the second vendor;

14   provide a second amount of funds to the first vendor; and

15   facilitate a transaction between the customer and the second vendor.

1   66.   A computer readable medium encoded with processing instructions for

2   implementing a method performed by a processor, the method comprising the steps

3   of:

4   receiving an indication of at least one item that a customer is to purchase from

5   a first vendor via a web site;

6   selecting a subsidy from a plurality of subsidies;

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7   transmitting, in response to the received indication of the at least one item, an

8   indication of an offer for the subsidy from a second vendor, the step of transmitting an

9   indication of the offer being performed before the at least one item is purchased;

10   receiving an indication that that the customer accepts the offer;

11   receiving a first amount of funds from the second vendor;

12   providing a second amount of funds to the first vendor; and

13   facilitating a transaction between the customer and the second vendor.

1   67.   An apparatus, comprising:

2   means for transmitting an indication of at least one item that a customer is to

3   purchase, the at least one item having an associated total price;

4   means for receiving, in response to the transmitted indication of the at least

5   one item, an indication of an offer for a subsidy from a vendor;

6   means for providing to the customer, in response to the received indication of

7   the offer, the offer for the subsidy, the step of providing the offer being performed

8   before the item is purchased;

9   means for receiving from the customer an acceptance of the offer;

10   means for transmitting an indication of the acceptance of the offer; and

11   means for charging the customer a second price for the at least one item, the

12   second price being le   the total price.

1   68.   An apparatus, comprising:

2   a data storage device; and

3   a processor connected to the data storage device,

4   the data storage device storing a program for controlling the processor; and

5   the processor operative with the program to:

6   transmit an indication of at least one item that a customer is to

7   purchase, the at least one item having an associated total price;

8   receive, in response to the transmitted indication of the at least one

9   item, an indication of an offer for a subsidy from a vendor;

10   provide to the customer, in response to the received indication of the

11   offer, the offer for the subsidy, the step of providing the offer being performed before

12   the item is purchased;

13   receive from the customer an acceptance of the offer;

14   transmit an indication of the acceptance of the offer; and

15   charge the customer a second price for the at least one item, the second

16   price being less than the total price.

1   69.   A computer readable medium encoded with processing instructions for

2   implementing a method performed by a processor, the method comprising the steps

3   of:

4   transmitting an indication of at least one item that a customer is to purchase,

5   the at least one item having an associated total price;

6   receiving, in response to the transmitted indication of the at least one item, an

7   indication of an offer for a subsidy from a vendor;

8   providing to the customer, in response to the received indication of the offer,

9   the offer for the subsidy, the step of providing the offer being performed before the

10   item is purchased;

11   receiving from the customer an acceptance of the offer;

12   transmitting an indication of the acceptance of the offer; and

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13   charging the customer a second price for the at least one item, the second price

14   being less than the total price.